

September 30, 2005  
PUBLIC NOTICE # 2005-39

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-6955	0626	ACE AMERICAN INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-6956	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-6957	0626	ACE INDEMNITY INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-6958	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-7072	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMM	OTHER LIABILITY	RULE CHANGE	HOSPICE AND PALLIATIVE CARE ORG	
05-7057	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	
05-7034	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	RATE	M&C, OL&T, & PROD LIAB	-10.2
05-7059	0761	AMERICAN INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	
05-7046	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMM	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	FARMERS & RANCHERS	-12.5
05-7143	1326	AMERICAN SERVICE INSURANCE COMPANY, INC.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PACIFIC	0
05-7144	1326	AMERICAN SERVICE INSURANCE COMPANY, INC.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PACIFIC	
05-7087	1279	ARCH INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-7061	0761	ASSOCIATED INDEMNITY CORPORATION	COMM	MULTI-PERIL	RULE CHANGE	NONE	
05-7073	3548	ATHENA ASSURANCE COMPANY	COMM	FIRE	FORMS	HR3210	
05-7119	3548	ATHENA ASSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7098	0000	BANCINSURE, INC.	COMM	INLAND MARINE	RULE CHANGE	NONE	0
05-6959	0626	BANKERS STANDARD INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-7071	0000	CAMICO MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - ACCOUNTANTS	
05-7132	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
05-7110	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7085	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	BOP	
05-7136	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	FORMS	ONEPAC	
05-7111	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7112	0212	FARMERS INSURANCE EXCHANGE	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7068	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-7063	0761	FIREMAN'S FUND INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	

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05-7121	0479	FIRST FINANCIAL INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	0
05-6619	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
05-7100	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
05-7133	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0
05-7093	0084	GREAT AMERICAN INSURANCE COMPANY	COMM	AUTO LIABILITY	FORMS	DEALER'S CONTINGENT	
05-7102	1285	GREENWICH INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	ELPS	
05-7103	1285	GREENWICH INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	RAILROAD PROTECTIVE LIAB	
05-7042	0088	HANOVER INSURANCE COMPANY (THE)	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
05-7043	0088	HANOVER INSURANCE COMPANY (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
05-7066	0088	HANOVER INSURANCE COMPANY (THE)	PERS	FIRE	RULE CHANGE	DWELLING FIRE	0
05-7070	0088	HANOVER INSURANCE COMPANY (THE)	PERS	INLAND MARINE	RULE CHANGE	BOATOWNERS	0
05-7078	0088	HANOVER INSURANCE COMPANY (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7051	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-7052	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-7054	0091	HARTFORD FIRE INSURANCE COMPANY	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-7055	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-6960	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-6961	0626	INSURANCE COMPANY OF NORTH AMERICA	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-7099		INSURANCE SERVICES OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	CGL EXP. & SCHEDULE RATING PLAN	
05-7140		INSURANCE SERVICES OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	M&C, OL&T, PRODUCT LIAB.	
05-7086	3636	LANCER INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SPECIALTY TRUCKING	0
05-6620	0111	LIBERTY INSURANCE CORPORATION	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
05-6621	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
05-6622	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
05-6623	0111	LM INSURANCE CORPORATION	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
05-7129	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7139	0785	MARKEL INSURANCE COMPANY	COMM	OTHER LIABILITY	NEW PROGRAM	PEST CONTROL RPG	0
05-7044	0088	MASSACHUSETTS BAY INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
05-7067	0088	MASSACHUSETTS BAY INSURANCE COMPANY	PERS	FIRE	RULE CHANGE	DWELLING FIRE	0
05-7079	0088	MASSACHUSETTS BAY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7077	0660	MERCURY CASUALTY COMPANY	PERS	HOMEOWNERS MULTI-PERIL	FORMS	SUPERIOR POLICY	
05-7113	0212	MID-CENTURY INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7064	0761	NATIONAL SURETY CORPORATION	COMM	MULTI-PERIL	RULE CHANGE	NONE	
05-7116	0510	NAVIGATORS INSURANCE COMPANY	COMM	OTHER LIABILITY	RATE	NON-CONTRACTORS	
05-7114	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7137	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	ONEPAC	
05-7138	1129	ONEBEACON INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	ONEPAC	
05-6962	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-7135	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
05-7101	0111	PEERLESS INSURANCE COMPANY	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
05-7130	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-7131	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-7056	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-7096	0783	RLI INSURANCE COMPANY	COMM	MULTI-PERIL	BOTH RATE AND FORM	@HOME BUSINESS	-0.04
05-7089	0257	SAFEWAY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.3
05-7090	0257	SAFEWAY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
05-7091	0257	SAFEWAY INSURANCE COMPANY OF GEORGIA	PERS	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.3
05-7092	0257	SAFEWAY INSURANCE COMPANY OF GEORGIA	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
05-7088	0140	SCOTTSDALE INDEMNITY COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-7094	1129	SIRIUS AMERICA INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7074	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	FIRE	FORMS	HR3210	
05-7120	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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05-7075	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	FIRE	FORMS	HR3210	
05-7122	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7076	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	FIRE	FORMS	HR3210	
05-7123	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7107		SURETY ASSOCIATION OF AMERICA (THE)	COMM	FIDELITY	MANUAL	NONE	
05-7081	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
05-7141	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RATE	ULTRA PAC	0
05-7082	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMM	OTHER LIABILITY	FORMS	NONE	
05-7142	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMM	OTHER LIABILITY	RATE	ULTRA PAC	0
05-7115	0212	TRUCK INSURANCE EXCHANGE	COMM	MULTI-PERIL	FORMS	BOP-RETAIL SERVICES	0
05-7118	0091	TRUMBULL INSURANCE COMPANY	COMM	INLAND MARINE	NEW PROGRAM	MUSICAL ARTS TRADE	0
05-7058	0091	TWIN CITY FIRE INSURANCE COMPANY	COMM	MULTI-PERIL	RATE	SMP-SPECTRUM	-1.8
05-7128	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	UNICOVER V	
05-7134	0201	UTICA MUTUAL INSURANCE COMPANY	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0
05-6963	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMM	FIDELITY	BOTH RATE AND FORM	NONE	1.4
05-7097	0000	WESTERN INSURANCE COMPANY	COMM	SURETY	RULE CHANGE	MISCELLANEOUS BONDS	
05-7104	1285	XL INSURANCE AMERICA, INC.	COMM	OTHER LIABILITY	RULE CHANGE	ELPS	
05-7105	1285	XL INSURANCE AMERICA, INC.	COMM	OTHER LIABILITY	RULE CHANGE	RAILROAD PROTECTIVE LIAB	
05-7106	1285	XL SPECIALTY INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	ELPS	
05-7108	1285	XL SPECIALTY INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	RAILROAD PROTECTIVE LIAB	

**98 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS**

# California Department of Insurance

## Public Notice Filing Errata Report

### September 30, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-6768	09/09/2005	American Casualty Company of Reading, Pennsylvania	Commercial Other Liability	Forms	Product Liability	
Correct	05-6768	09/09/2005	American Casualty Company of Reading, Pennsylvania	Commercial Other Liability	Forms		
Incorrect	05-6769	09/09/2005	Continental Casualty Company	Commercial Other Liability	Forms	Product Liability	
Correct	05-6769	09/09/2005	Continental Casualty Company	Commercial Other Liability	Forms		
Incorrect	05-6770	09/09/2005	Continental Insurance Company (The)	Commercial Other Liability	Forms	Product Liability	
Correct	05-6770	09/09/2005	Continental Insurance Company (The)	Commercial Other Liability	Forms		
Incorrect	05-6771	09/09/2005	National Fire Insurance Company of Hartford	Commercial Other Liability	Forms	Product Liability	
Correct	05-6771	09/09/2005	National Fire Insurance Company of Hartford	Commercial Other Liability	Forms		
Incorrect	05-6772	09/09/2005	Transcontinental Insurance Company	Commercial Other Liability	Forms	Product Liability	
Correct	05-6772	09/09/2005	Transcontinental Insurance Company	Commercial Other Liability	Forms		
Incorrect	05-6773	09/09/2005	Transportation Insurance Company	Commercial Other Liability	Forms	Product Liability	
Correct	05-6773	09/09/2005	Transportation Insurance Company	Commercial Other Liability	Forms		

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	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-6774	09/09/2005	Valley Forge Insurance Company	Commercial Other Liability	Forms	Product Liability	
Correct	05-6774	09/09/2005	Valley Forge Insurance Company	Commercial Other Liability	Forms		

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